

Information to identify the case:			
Debtor 1	Luis A Alvarado		
	First Name	Middle Name	Last Name
Debtor 2	Evelyn Alvarado		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	11-13315-JKS		
	Social Security number or ITIN	xxx-xx-1553	
	EIN	-- --	
	Social Security number or ITIN	xxx-xx-2374	
	EIN	-- --	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Luis A Alvarado

Evelyn Alvarado

9/6/16

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Luis A Alvarado
 Evelyn Alvarado
 Debtors

Case No. 11-13315-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 45

Date Rcvd: Sep 06, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2016.

db/jdb
 aty +Luis A Alvarado, Evelyn Alvarado, 11 Mahar Ave, Clifton, NJ 07011-1306
 +Kristina Gandolfo Murtha, Kivitz McKeever Lee, P.C., 701 Market St, Suite 5000,
 Philadelphia, PA 19106-1541
 512007444 +BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME, 475 CROSSPOINT PARKWAY, PO BOX 9000,
 GETZVILLE NY 14068-9000
 516006114 +BAC Home Loans Servicing LP, 475 Crosspoint Parkway, PO Box 9000,
 Getzville, NY 14068-9000
 511724743 +BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347
 512306097 +Bloomfield Fire & Police FCU, c/o Hugh E. Lucariello, Esq., 297 Rt. 72 West Ste. 35 PMB 195,
 Manahawkin, NJ 08050-2840
 512204005 Bloomfield Fire & Police FCU, Fire Headquarters, Montgomery and Franklin Streets,
 Bloomfield, NJ 07003
 511639590 +David Faloni, Jr., Esq., Faloni & Associates, LLC, 165 Passaic Avenue, Ste 301B,
 Fairfield, NJ 07004-3592
 511639591 +Eos Cca, 700 Longwater Dr., Norwell, MA 02061-1624
 512204006 +Hugh E. Lucariello, Esq., 297 Route 72 West, Suite 35, PMB 195, Manahawkin, NJ 08050-2840
 511639596 +NJ Division Of Taxation, PO Box 245, Trenton, NJ 08602-0245
 512061201 +State of NJ Department of Treasury Division of Tax, P.O. Box 245, Trenton, NJ 08695-0245
 511639599 Vzw Ne, National Recovery, Minneapolis, MN 55426

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: cschlosser@martonelaw.com Sep 06 2016 23:51:58 Frank J. Martone,
 Frank J. Martone, P.C., 1455 Broad Street, Bloomfield, NJ 07003-3068
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 06 2016 23:52:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 06 2016 23:52:41 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 511639583 +EDI: AMEREXPR.COM Sep 06 2016 23:33:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 512064539 EDI: RESURGENT.COM Sep 06 2016 23:33:00 B-Line, LLC, Attn: Steven Kane, P.O. Box 91121,
 Dept. 550, Seattle, WA 98111-9221
 512258977 EDI: BMW.COM Sep 06 2016 23:33:00 BMW Financial Services NA, LLC, P.O. Box 3608,
 Dublin, OH 43016
 511639584 +EDI: BANKAMER.COM Sep 06 2016 23:33:00 Bac Home Loans Servici, 450 American St,
 Simi Valley, CA 93065-6285
 511639585 +EDI: BMW.COM Sep 06 2016 23:33:00 Bmw Financial Services, 5550 Britton Pkwy,
 Hilliard, OH 43026-7456
 511799789 +EDI: OPHSUBSID.COM Sep 06 2016 23:33:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 511639586 EDI: CAPITALONE.COM Sep 06 2016 23:33:00 Cap One, Po Box 85520, Richmond, VA 23285
 511974902 EDI: RESURGENT.COM Sep 06 2016 23:33:00 CR Evergreen II, LLC, MS 550, PO Box 91121,
 Seattle, WA 98111-9221
 511639587 +EDI: CAPITALONE.COM Sep 06 2016 23:33:00 Capital One, Na, Po Box 30273,
 Salt Lake City, UT 84130-0273
 511639588 +EDI: CHASE.COM Sep 06 2016 23:33:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298
 511762845 EDI: CHASE.COM Sep 06 2016 23:33:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 511639589 +EDI: CITICORP.COM Sep 06 2016 23:33:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 511660014 EDI: IRS.COM Sep 06 2016 23:33:00 Department of Treasury - Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 512614959 +EDI: RESURGENT.COM Sep 06 2016 23:33:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 511639592 +E-mail/Text: bankruptcy@huntington.com Sep 06 2016 23:52:39 Huntinginton National Bank,
 PO Box 1558, Columbus, OH 43216-1558
 511639593 +E-mail/Text: bankruptcy@huntington.com Sep 06 2016 23:52:40 Huntington National Ba,
 Po Box 1558, Columbus, OH 43216-1558
 511699390 +E-mail/Text: bankruptcy@huntington.com Sep 06 2016 23:52:40 Huntington National Bank,
 PO Box 89424, Cleveland, OH 44101-6424
 512002192 EDI: RESURGENT.COM Sep 06 2016 23:33:00 LVNV Funding LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 511639595 +EDI: RESURGENT.COM Sep 06 2016 23:33:00 Lvnv Funding Llc, Po Box 740281,
 Houston, TX 77274-0281
 513571517 EDI: AIS.COM Sep 06 2016 23:33:00 Midland Funding LLC, by American InfoSource LP as agent,
 PO Box 4457, Houston, TX 77210-4457
 512947708 EDI: PRA.COM Sep 06 2016 23:33:00 Portfolio Recovery Associates, PO BOX 41067,
 Norfolk VA 23451
 512005131 EDI: PRA.COM Sep 06 2016 23:33:00 Portfolio Recovery Associates, LLC, c/o THD,
 POB 41067, Norfolk VA 23541
 512057438 EDI: RECOVERYCORP.COM Sep 06 2016 23:33:00 Portfolio Investments I LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 511757183 EDI: RECOVERYCORP.COM Sep 06 2016 23:33:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 45

Date Rcvd: Sep 06, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

511912936 EDI: NEXTEL.COM Sep 06 2016 23:33:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept,
PO Box 7949, Overland Park KS 66207-0949
511639597 +EDI: SEARS.COM Sep 06 2016 23:33:00 Sears/cbsd, 701 East 60th St N,
Sioux Falls, SD 57104-0432
511639598 +EDI: CITICORP.COM Sep 06 2016 23:33:00 Thd/cbsd, Po Box 6497,
Sioux Falls, SD 57117-6497
513633892 +EDI: OPHSUBSID.COM Sep 06 2016 23:33:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
512039219 EDI: ECAST.COM Sep 06 2016 23:33:00 eCAST Settlement Corporation assignee of Citibank,
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
512054784* +BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306
(address filed with court: BMW Financial Services NA, LLC, P.O. Box 78103,
Phoenix, AZ 85062)
511857633* +BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347
511639594* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Centralized Insolvency Operations,
PO Box 21126, Philadelphia, PA 19114-0326)
513633893* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132

TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor BAC Home Loans Servicing, LP dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Frank J. Martone on behalf of Attorney Frank J. Martone bky@martonelaw.com,
cschlosser@martonelaw.com
Harvey I. Marcus on behalf of Debtor Luis A Alvarado him@lawmarcus.com
Harvey I. Marcus on behalf of Joint Debtor Evelyn Alvarado him@lawmarcus.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 6